

FIGURE 1A

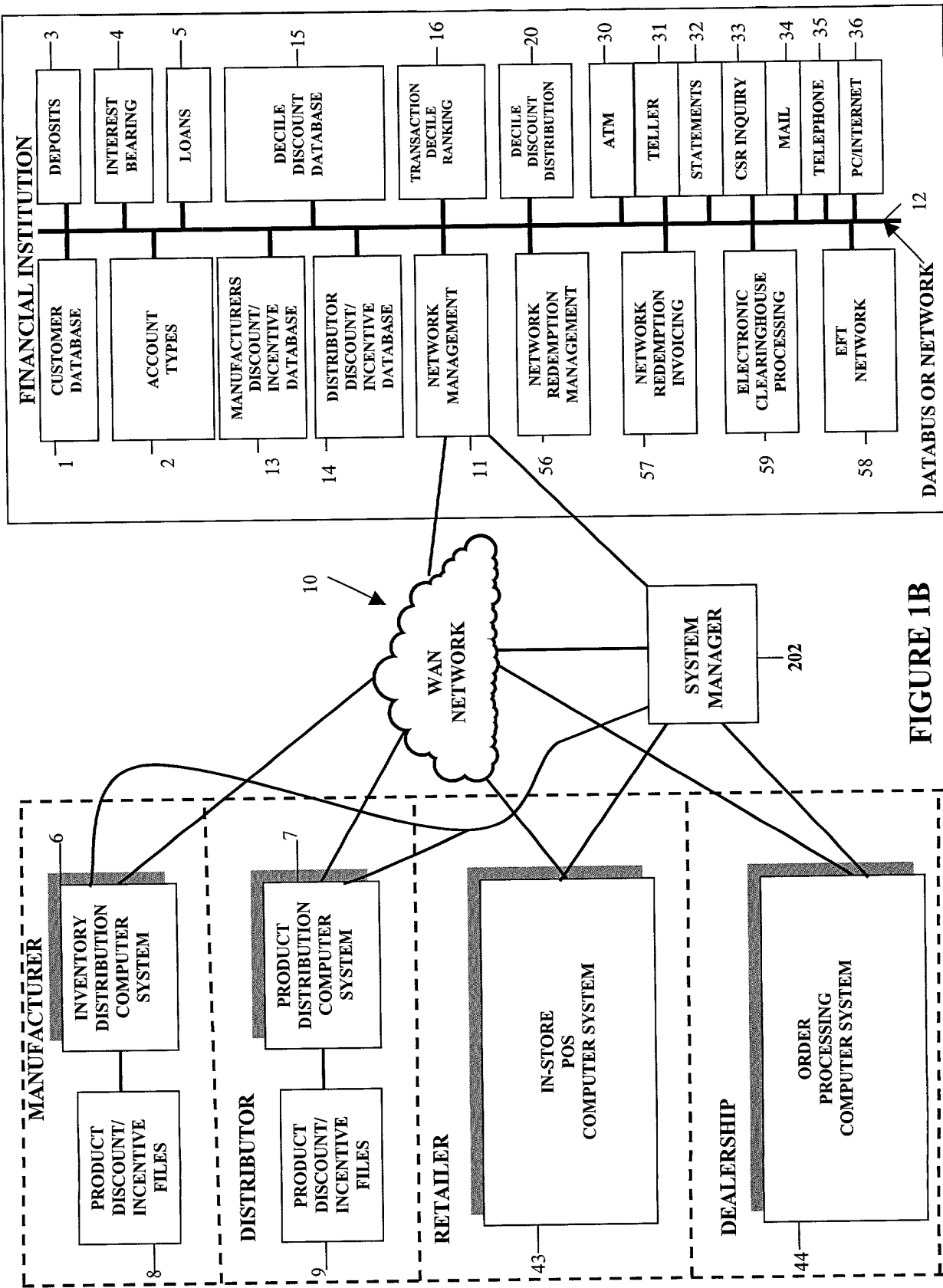


FIGURE 1B

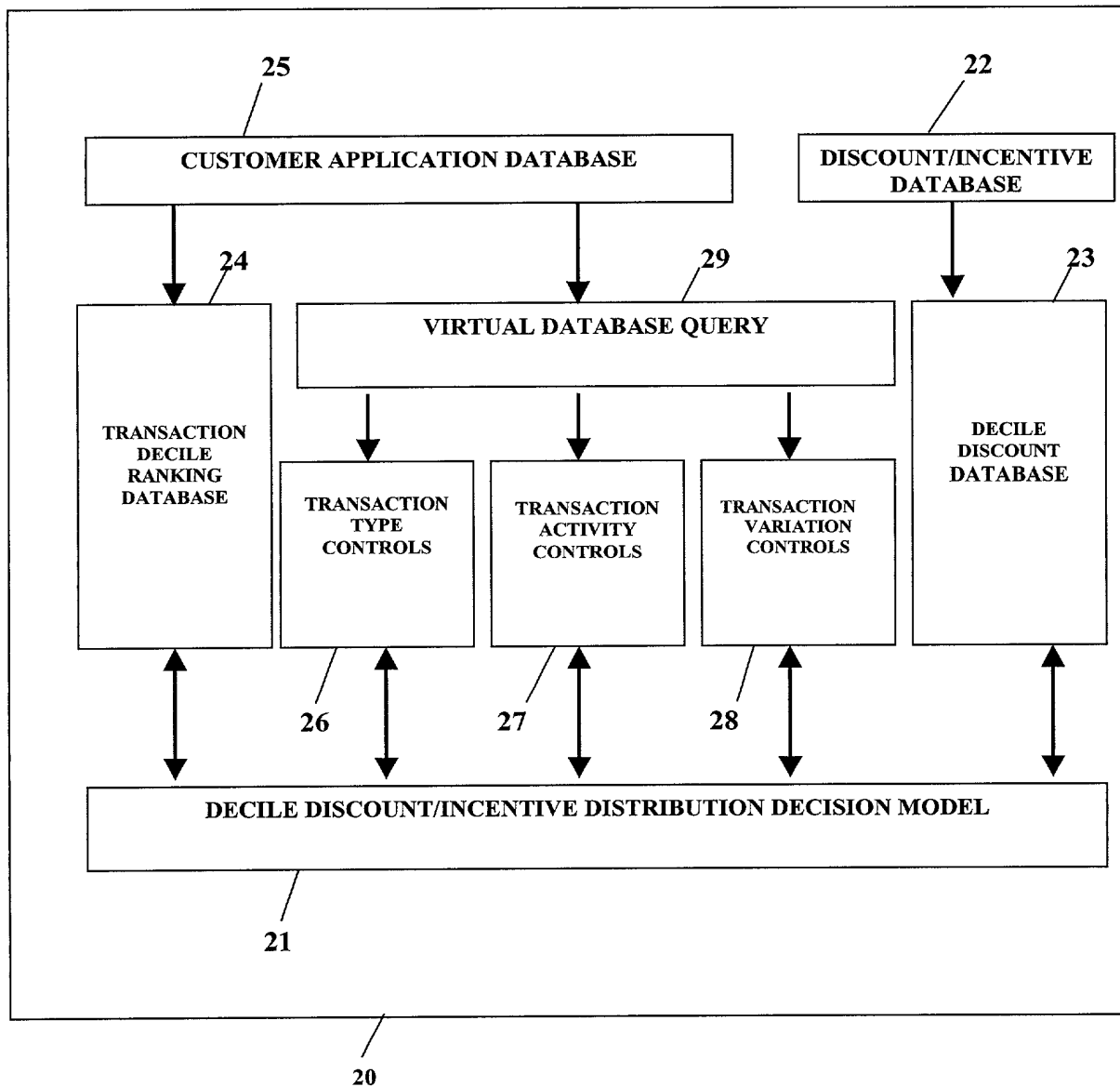


FIGURE 2

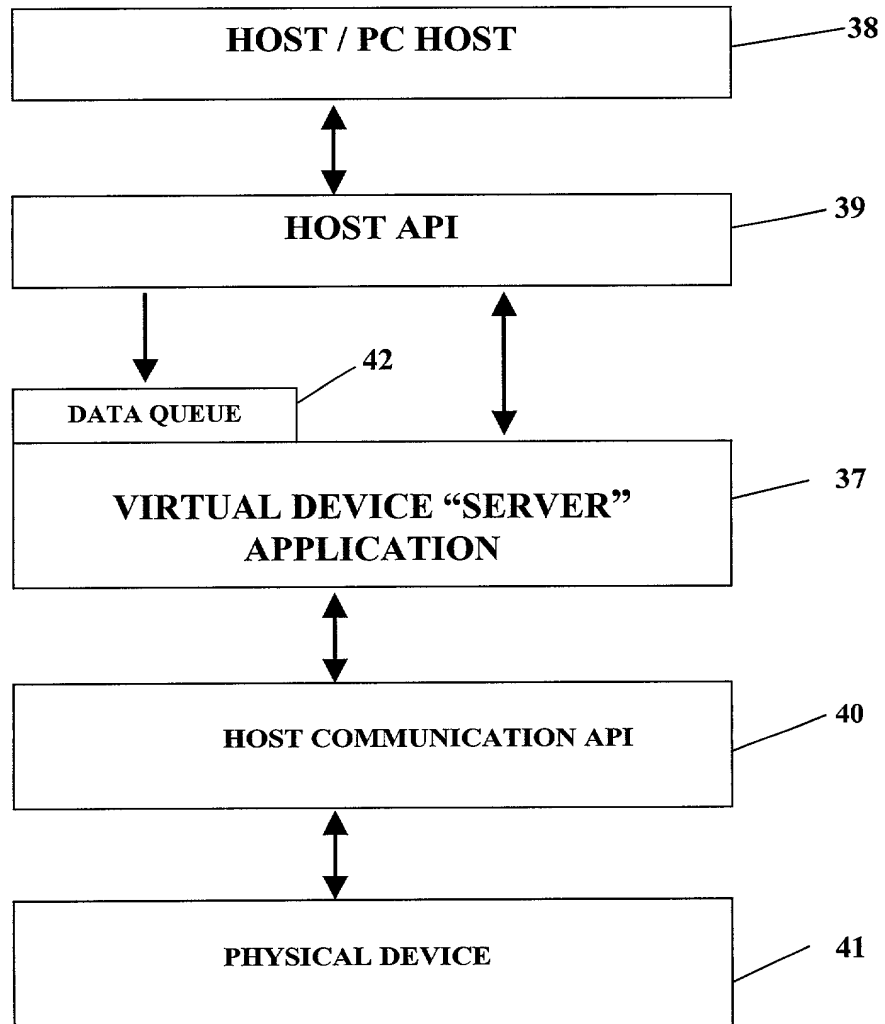


FIGURE 3A

StateNational Bank of Pensacola

INCENTIVES LIST

Reward Discounts \$ 510.50

Fasts Supermarkets

Grocery	Savings
Coca-Cola, 6-Pack	1.50 6-pack
Campbell Soup	.50 16 oz
Produce	
Bananas	.35 per lb.
Seedless Grapes	.45 per lb.

Golds Jewelers

Movado Watches, all models \$50.00 off

Village Silversmiths

Sterling Silver MoneyClip \$15.00 off

MegaMart

Leather Wallets, Buxton #334	\$5.00 off
Samsonite Luggage, all	15% off
Levi's, children's	25% off

PC Computer Direct

Pentium 300 PC, #4470	\$1435.00
17" Monitor	\$375.00
P-H Printer #588	\$229.00

Playhouse on the Green

Phantom of the Opera \$65.00

Bests Sea House Restaurant

All appetizers, with regular entrees,
Monday – Thursdays Free

Total Rewards to Date \$896.80

DISCLAIMER

The value of this discount reward is not
more than 1/64 of one cent.

FIGURE 3B

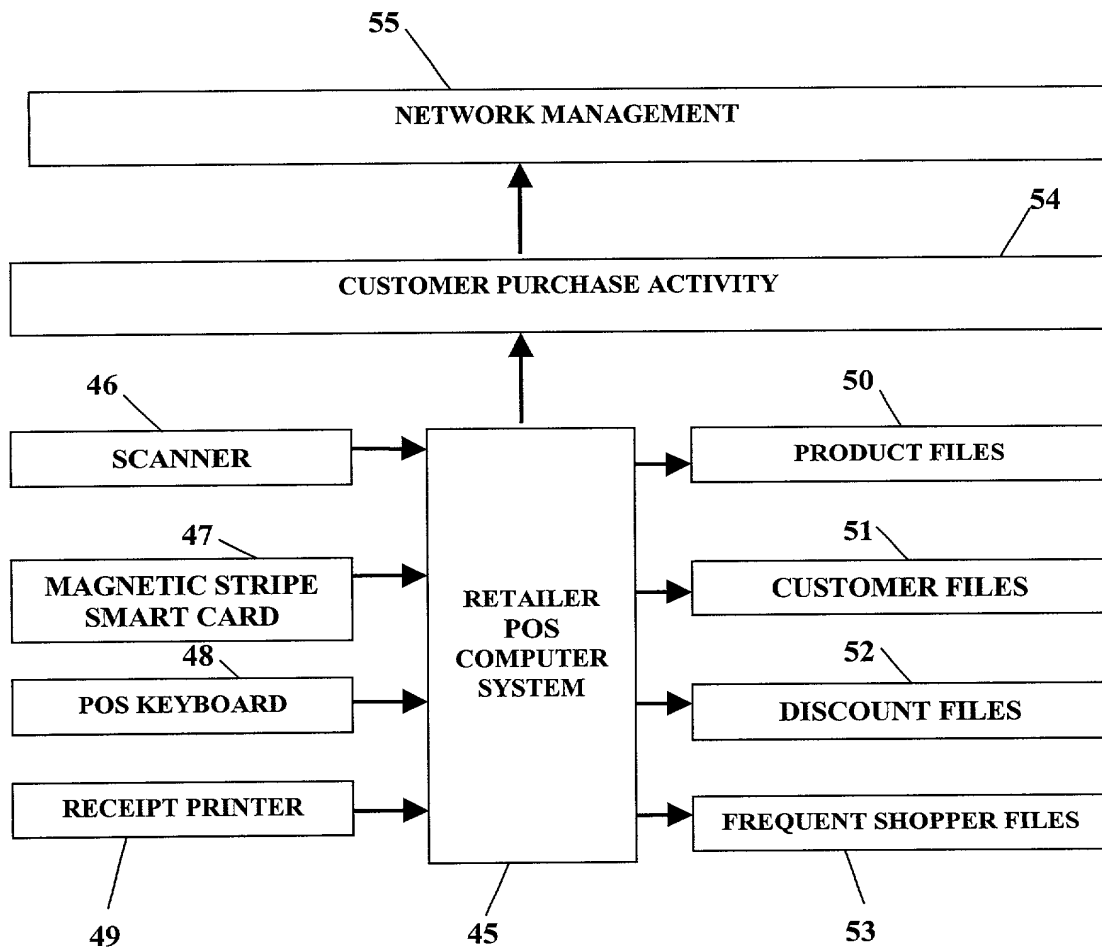


FIGURE 4A

TCP/IP PACKET

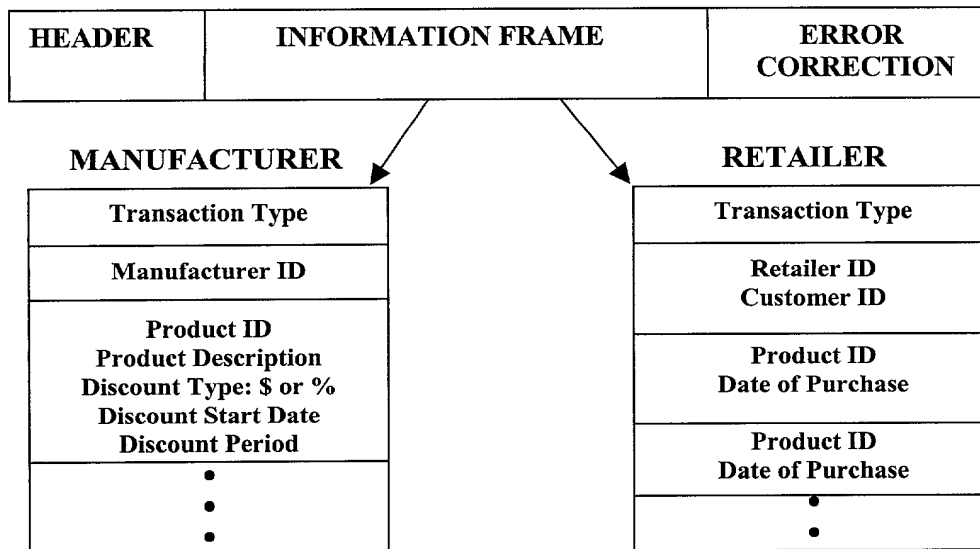


FIGURE 4B

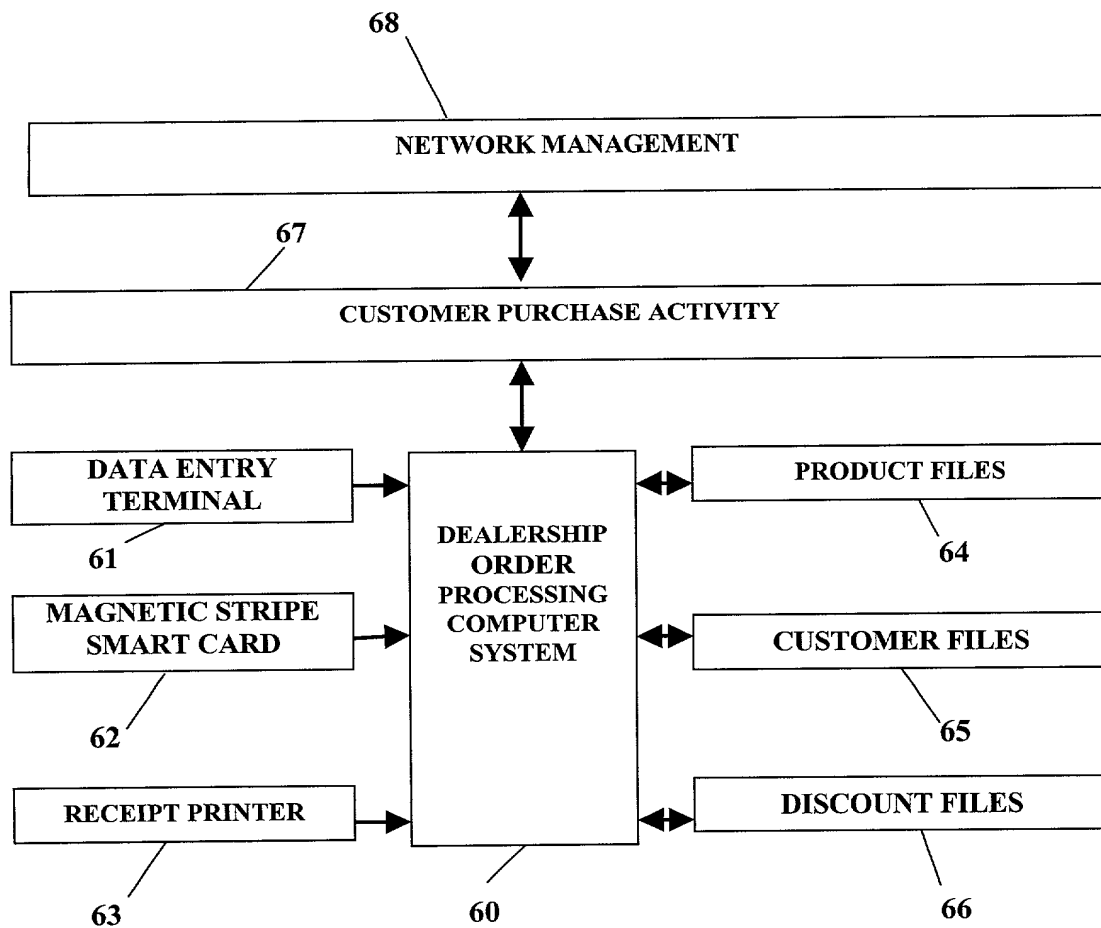


FIGURE 5

FINANCIAL INSTITUTION
AUTOMATED TELLER MACHINE

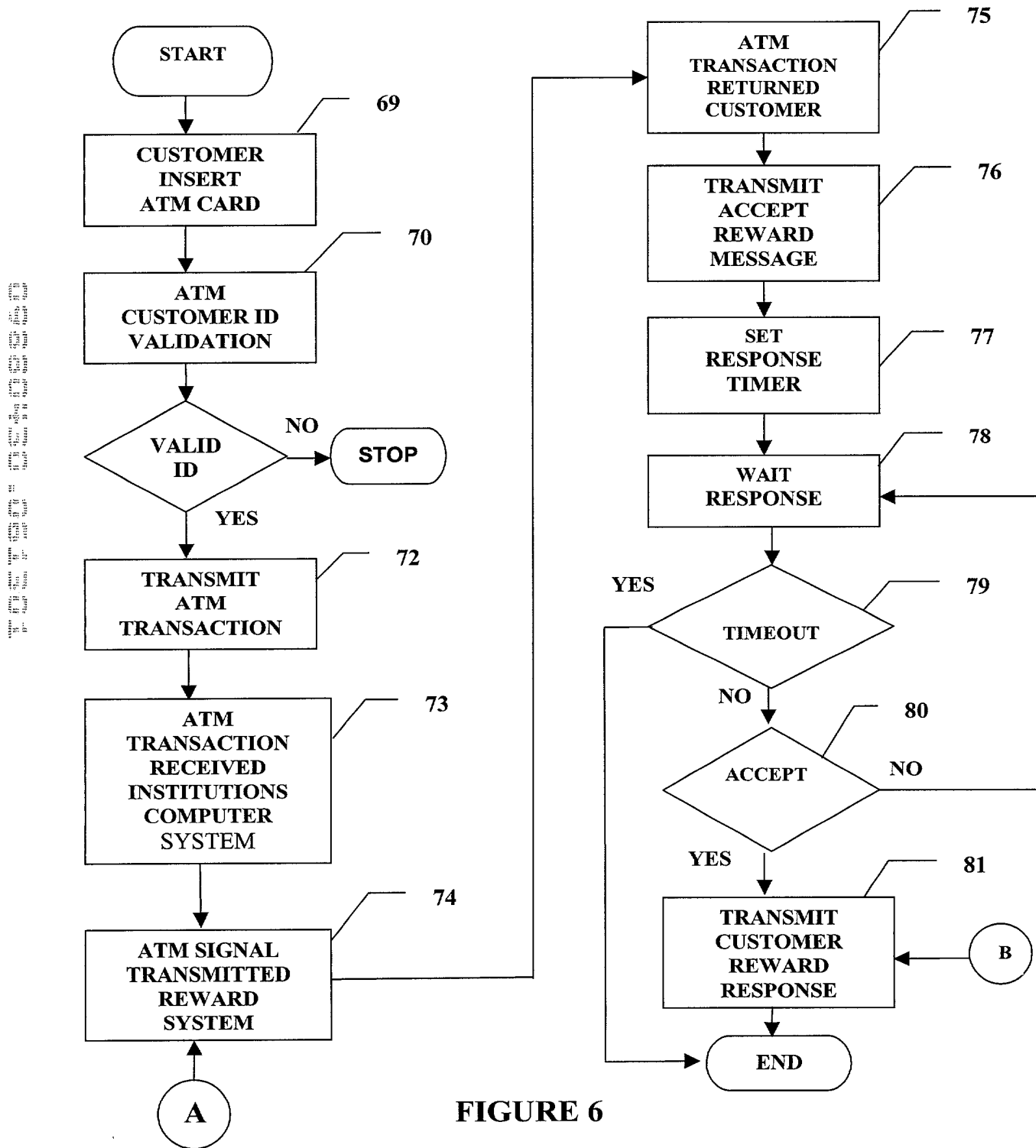
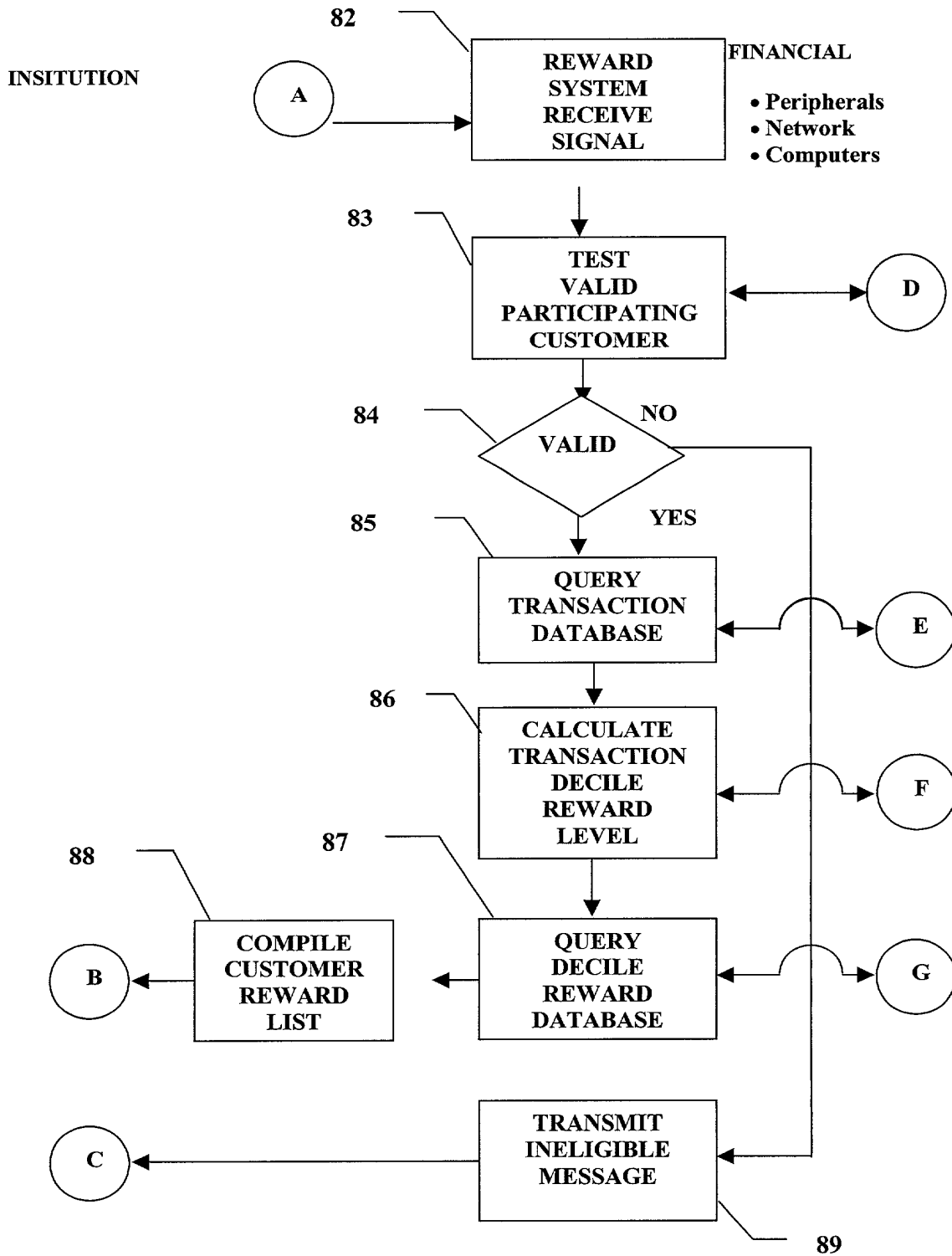


FIGURE 6

FINANCIAL INSTITUTION **CUSTOMER DISCOUNT REWARD SYSTEM**



FINANCIAL INSTITUTION

PRODUCT DISCOUNT REWARD DATABASE MODEL

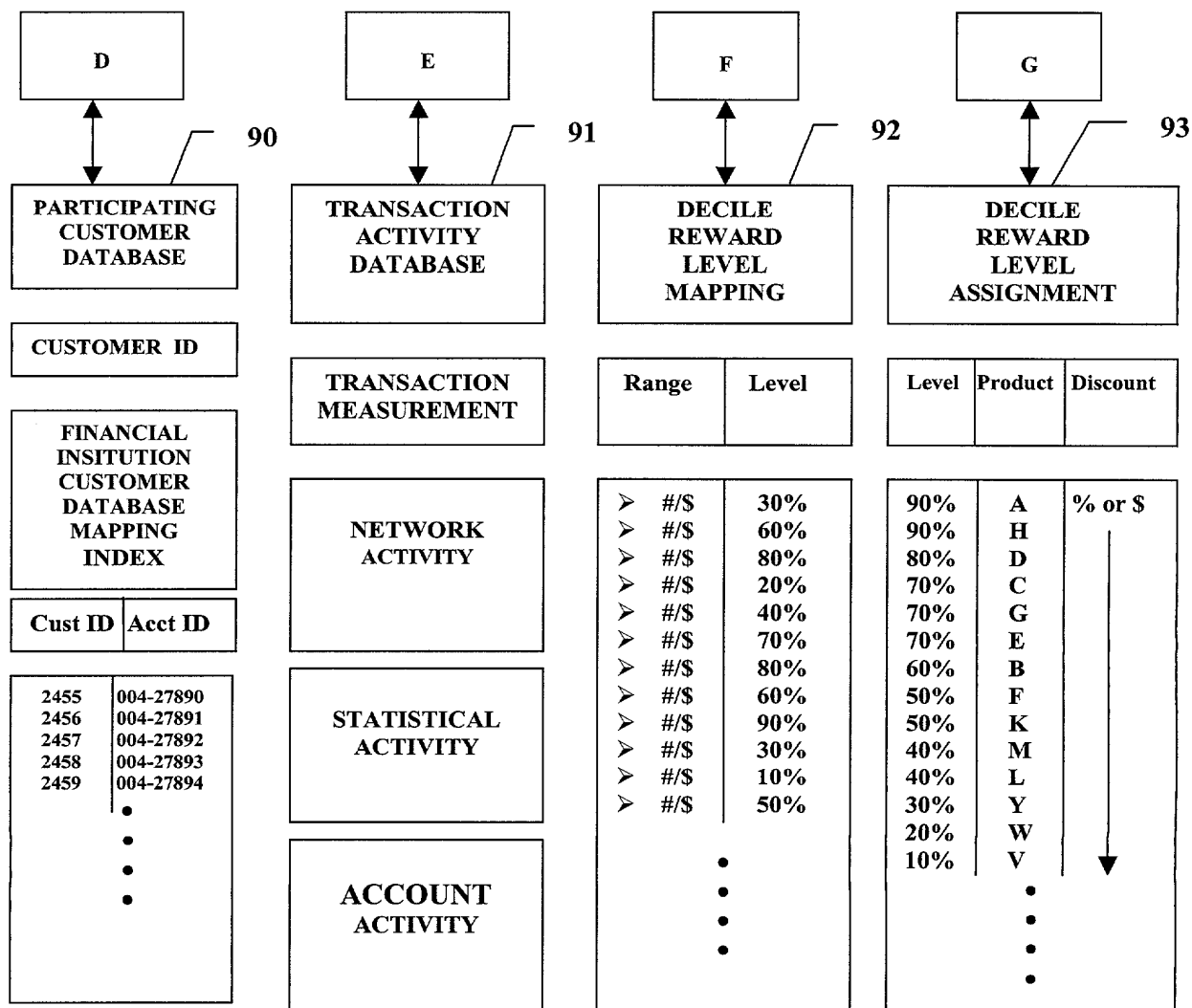


FIGURE 8

RETAILER

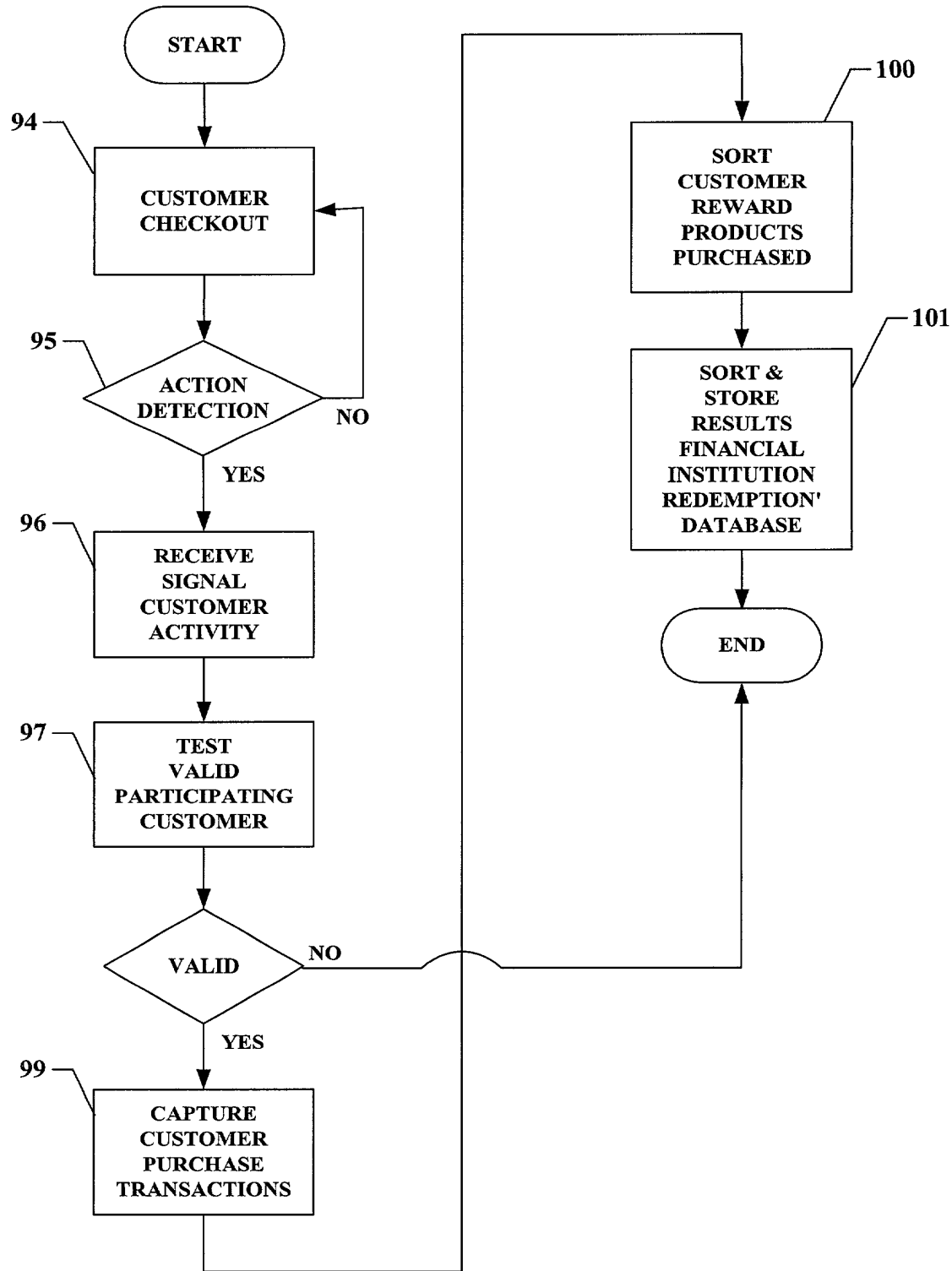


FIGURE 9

FINANCIAL INSTITUTION DATABASE EXCHANGE SYSTEM

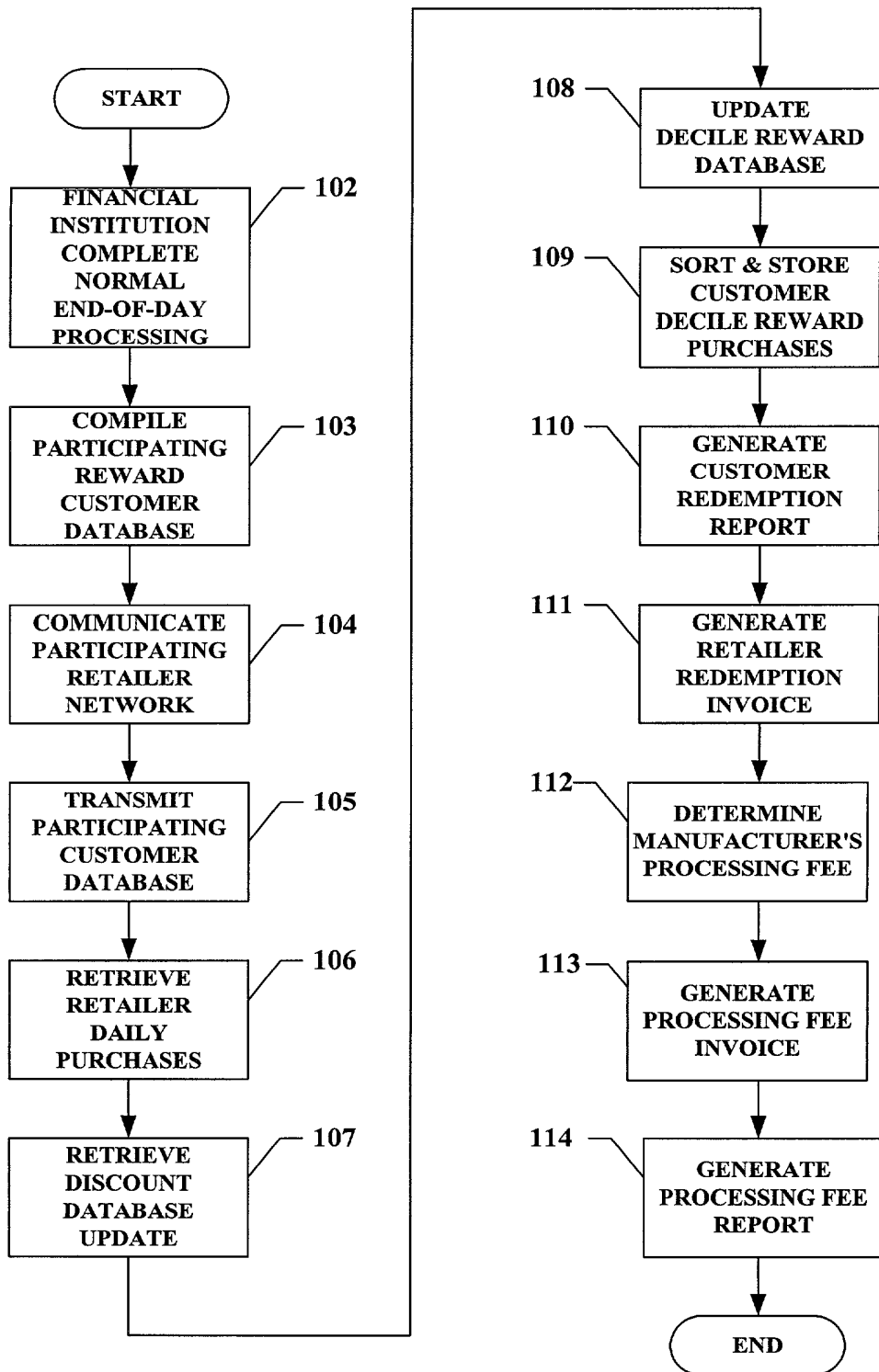


FIGURE 10

FINANCIAL INSTITUTION TELLER WORKSTATION

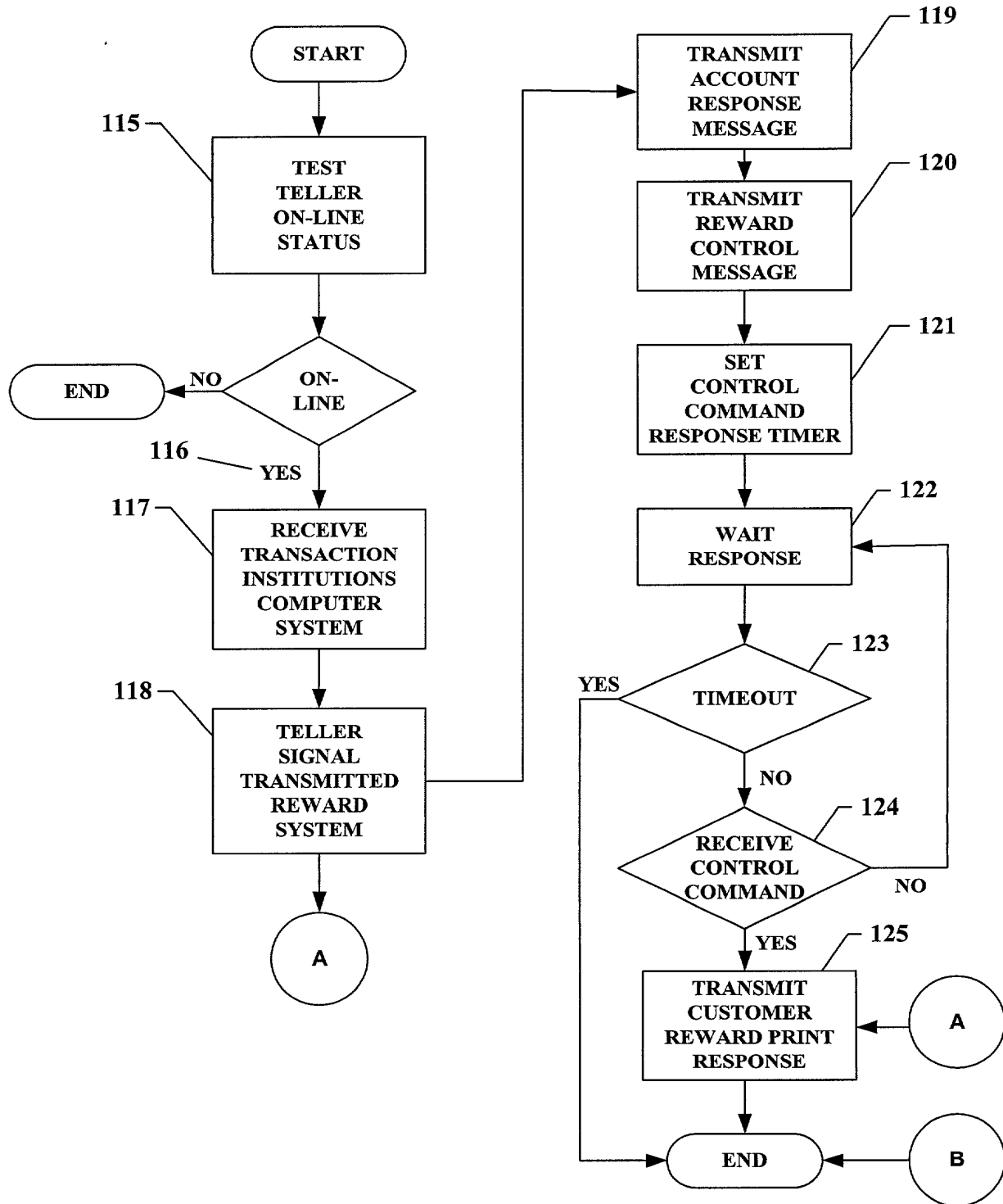


FIGURE 11

FINANCIAL INSTITUTION
MONTHLY ACCOUNT STATEMENT

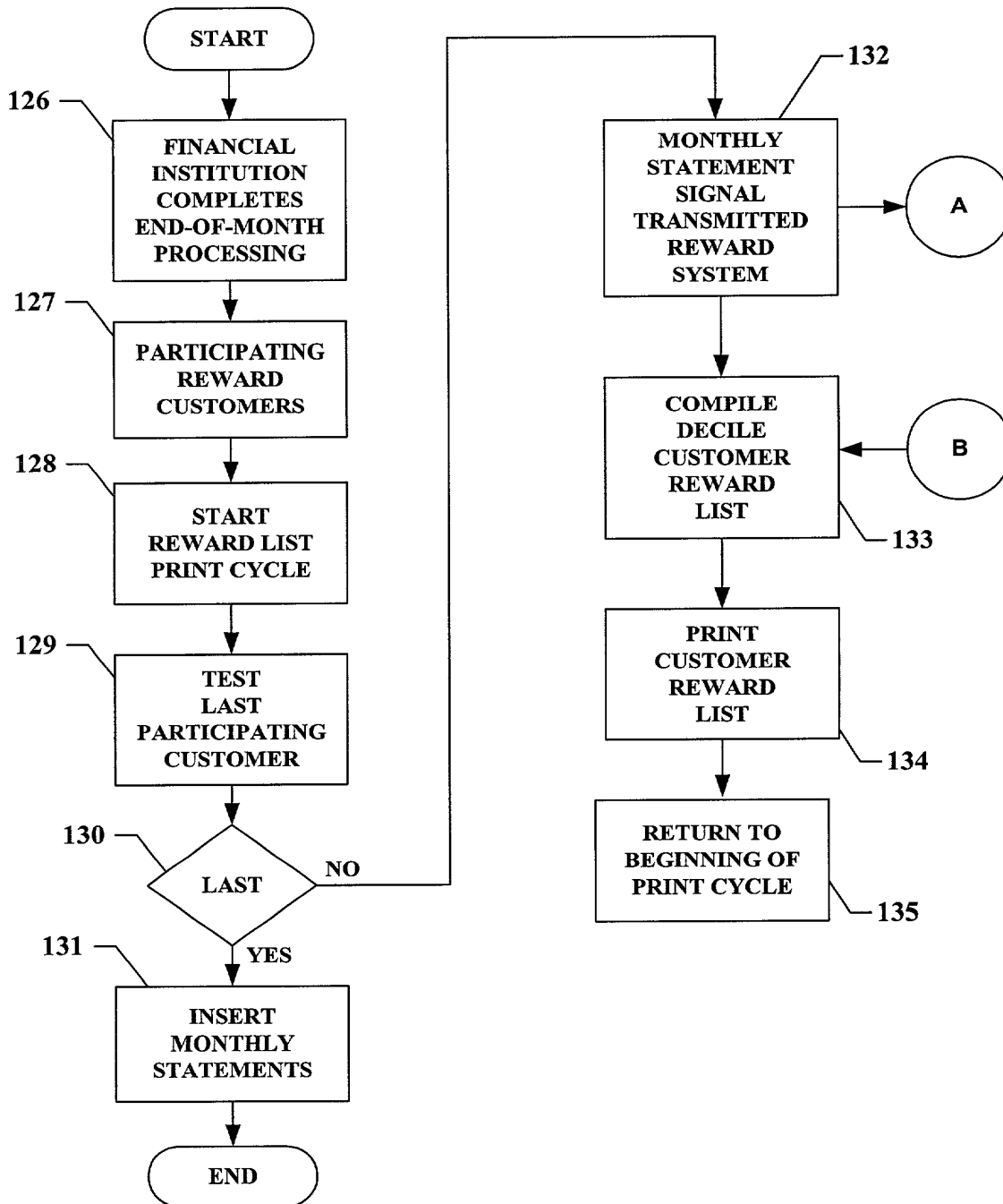


FIGURE 12

FINANCIAL INSTITUTION

CSR ACCOUNT INQUIRY

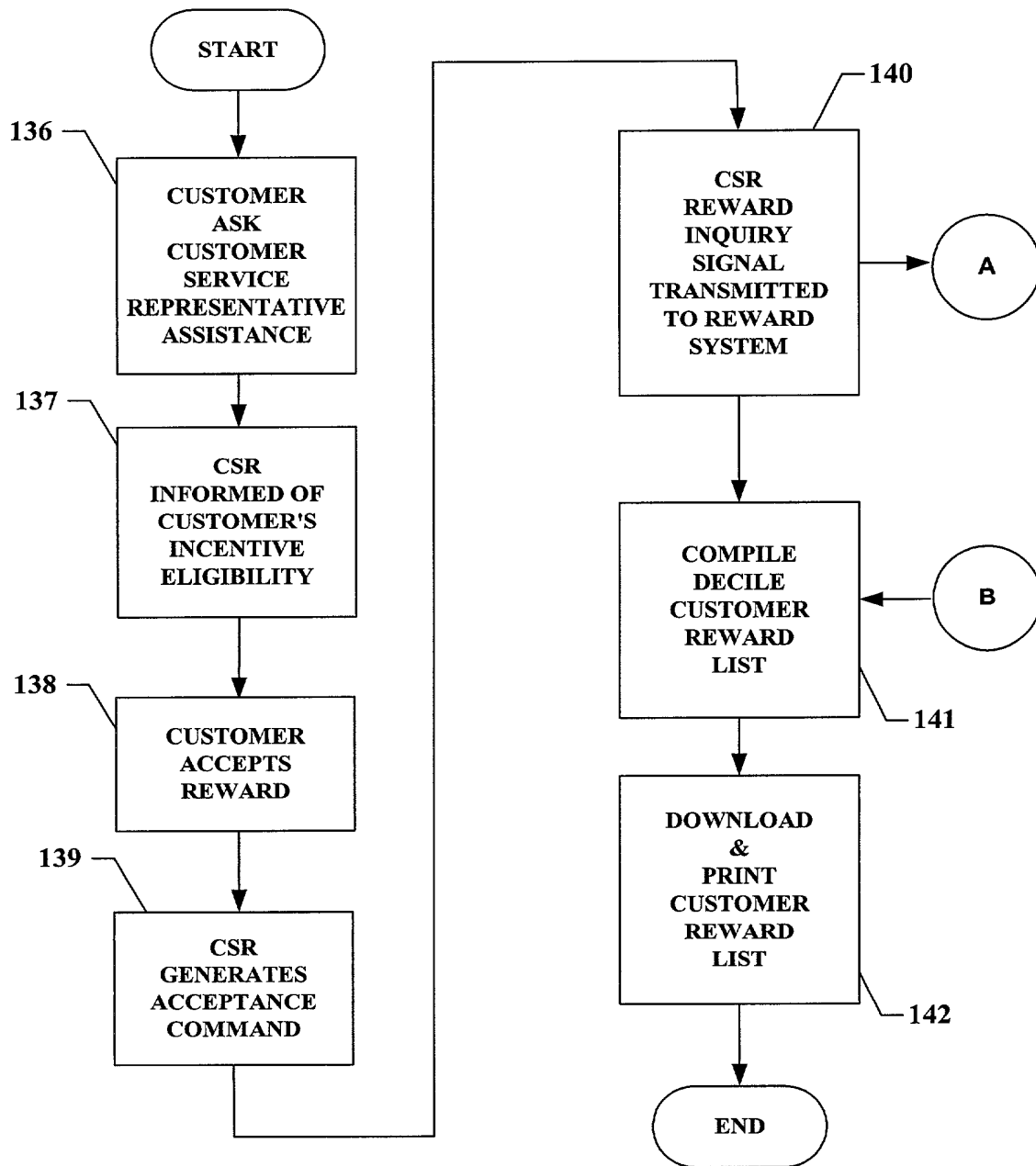


FIGURE 13

FINANCIAL INSTITUTION

DIRECT MAIL

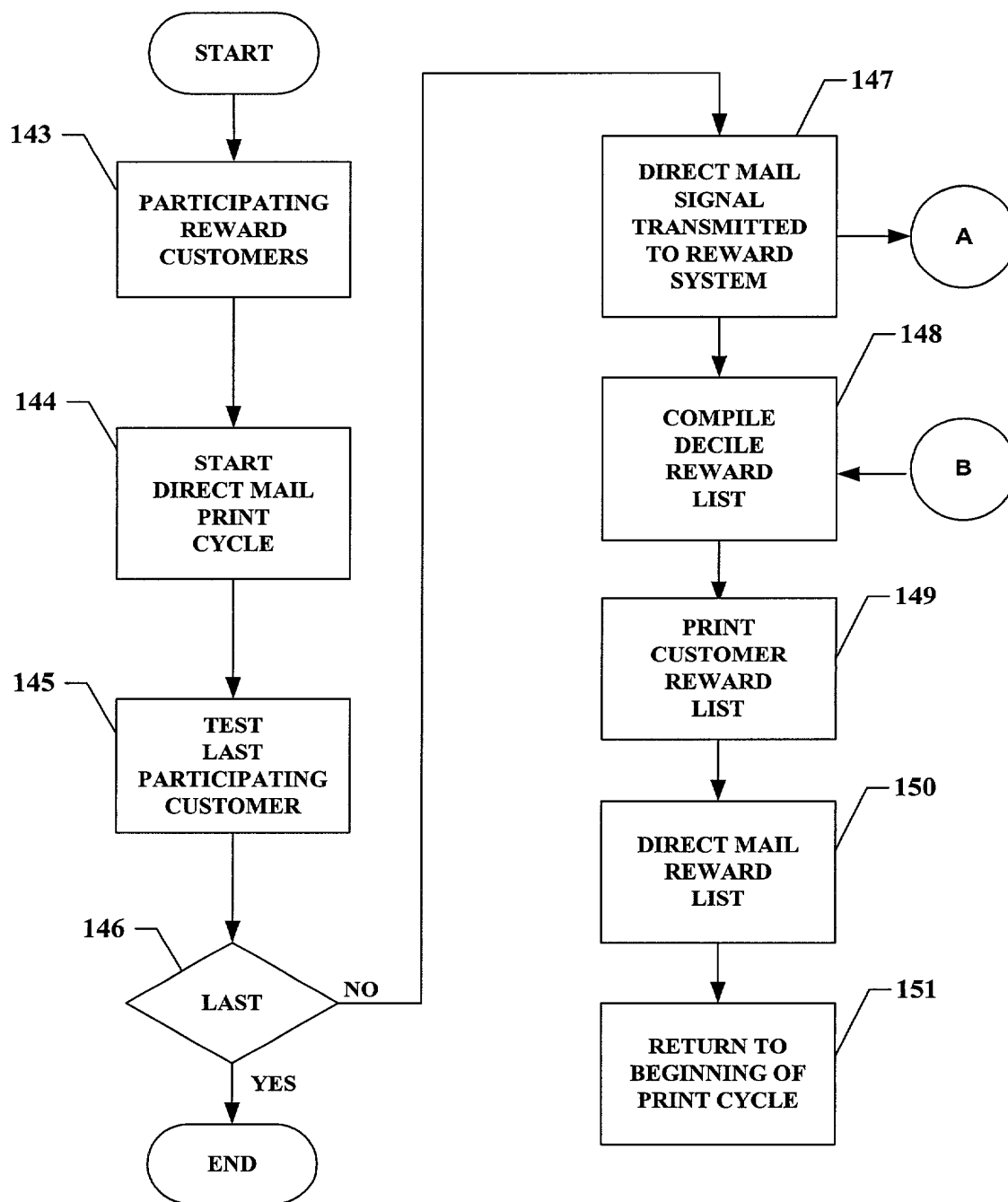


FIGURE 14

FINANCIAL INSTITUTION
TELEPHONE/CALL CENTER BANKING

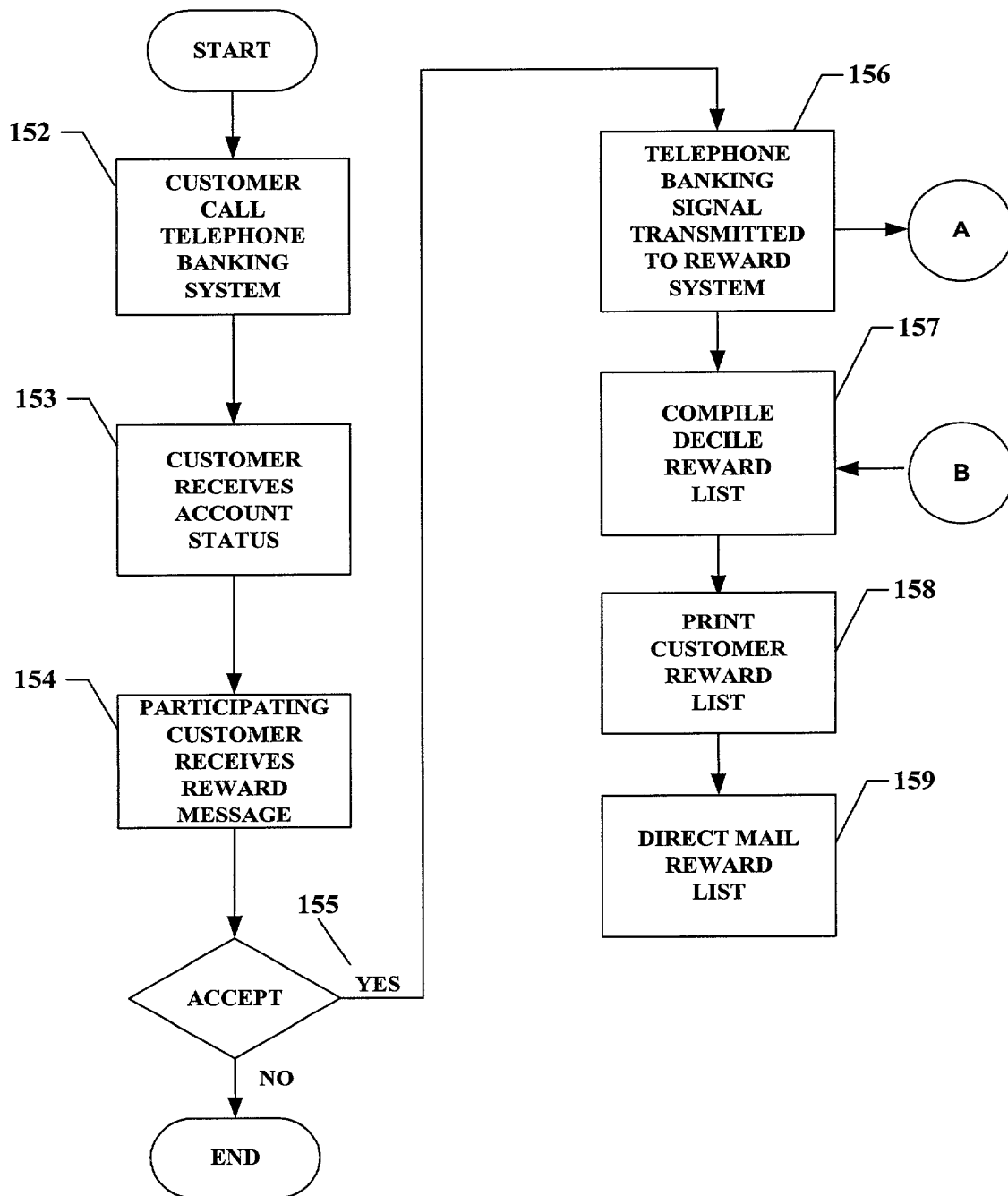


FIGURE 15

FINANCIAL INSTITUTION
PC/INTERNET HOME BANKING

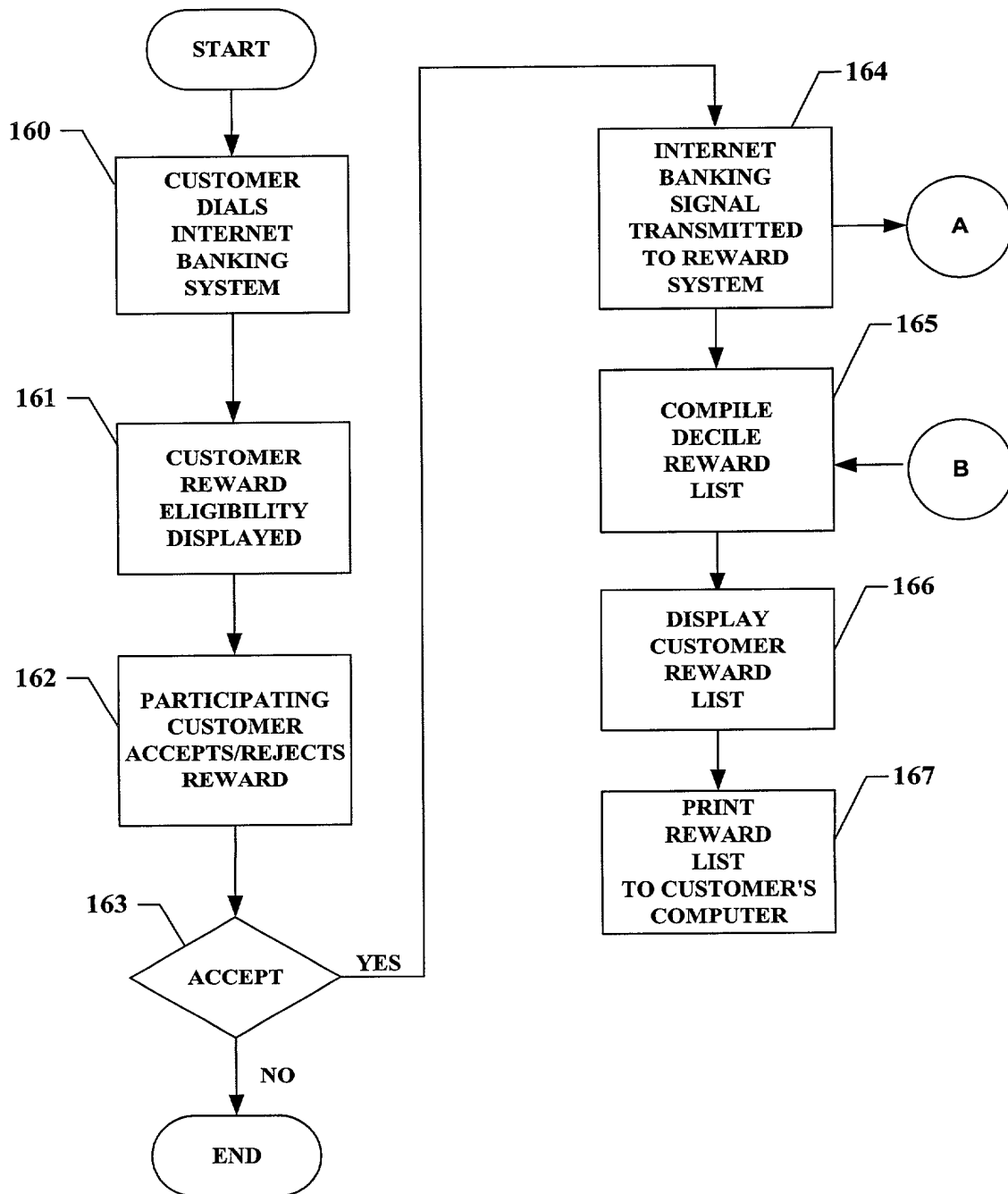


FIGURE 16

ACH NETWORK

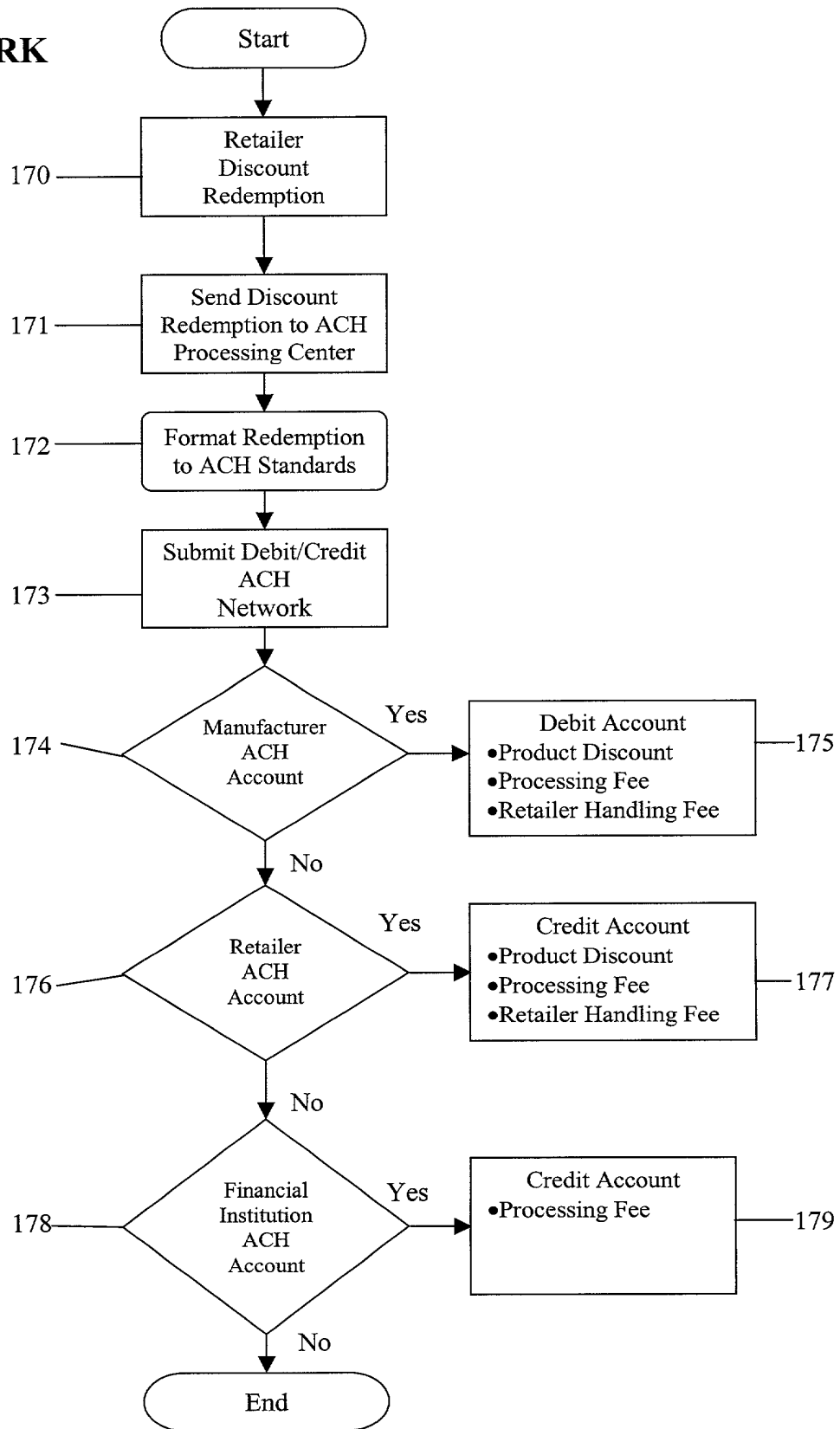


FIGURE 17